Remarks/Arguments

Reconsideration of this Application is requested.

Claims 1-29 have been rejected by the Examiner under 35 USC § 102(b) as being anticipated by Powar (U.S. Patent 7,028,008).

Powar discloses the following in lines 23-32 of col. 4:

> "FIG. 2 shows an electronic bill pay system 200 where the remittance stub is not used. In system 200, biller B sends a bill 202 to consumer C. Consumer C uses a consumer terminal 204 to capture the data needed from bill 202 to generate a bill pay order 206. The data capture is a replacement for the prior art processes of addressing an envelope to the biller and including the remittance stub in the envelope, i,e., bill pay order 206 includes routing instructions to biller B and includes an indication of the C-B account number for the bill payment."

Powar discloses the following in lines 51-64 of col. 4:

> "Stub 300 also includes a universal encoding region 304, which encodes data to be captured by consumer C which identifies biller B and the C-B account number. In the stub shown in FIG. 3, universal encoding region 304 also encodes for an amount due and a due date. Universal encoding region 304 might also include error correction and detection data 306. Because biller B generates bill 202, which includes stub 300, biller B is free to change the C-B account number as needed for its internal operations.
>
> The above descriptions of FIGS. 2 and 3 describe the elements of a bill payment system in which data capture is performed by the consumer. FIG. 4 shows details of particular data capture means and FIG. 5 is a flow chart of a process for bill payment using the described system."

Powar discloses the following in line 62 of col. 5 – line 5 of col. 6:

> "When consumer C receives the bill and is ready to pay it, consumer C scans the bill electronically to capture the biller ID field and the C-B account number field (step S2). This information is transmitted from the scanning device to a computer (typically an appropriately programmed microprocessor) for processing. This could either be a personal computer controlled by consumer C or a processor built into the reader. For example the, consumer terminal might be an Integrated telephone with a display screen, alphanumeric entry keys, an internal microprocessor and a barcode wand or reader."

Powar requires that a consumer or recipient have a terminal, scanner and/or computer to pay their bill.

Powar does not disclose or anticipate step (d) or claim 1 namely, scanning by the post the code on the mail piece before the mail piece is delivered to the creditor. Powar also does not disclose or anticipate step (c) of claim 15 namely, scanning the code on the bill-paying return mail piece before the mail piece is delivered to the creditor.

In independent claims 1 and 15 Applicant scans the code on the mail piece and transfers funds from the bill recipient's bank account to the creditor's bank account step (f) of claim 1 and step (d) of claim 15. Before the mail piece is delivered to the creditor.

In Applicant's claimed invention the consumer or recipient is not required to have a terminal, scanner or computer. The foregoing devices are expensive and many people do not have them or want to have them.

In Applicant's claimed invention the bill recipient mails the bill and Post i.e. United States Postal Service scans the code on the mail piece before the mail piece is delivered to the creditor in order to transfer funds from the bill recipient's bank account to the creditor's bank account.

In view of the foregoing, it is respectfully submitted that the claims of this application are now in a condition for allowance and favorable action thereon is requested.

Respectfully submitted,

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